

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on September 9, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Fayivory Nett Cradle
2210 Barton Ave #3
Richmond, VA 23222

Case Number: 13-34854-KLP
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-4952

Attorney for Debtor(s) (name and address):

Roger C Hurwitz
The Debt Law Group, PLLC
Box 10
4036 Plank Road
Fredericksburg, VA 22407
Telephone number: (804)921-1787

Bankruptcy Trustee (name and address):

Carl M. Bates
P. O. Box 1819
Richmond, VA 23218
Telephone number: (804) 237-6800

Meeting of Creditors

Date: **October 17, 2013**

Time: **11:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **January 15, 2014**

For a governmental unit: **March 10, 2014**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: December 16, 2013

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **November 13, 2013**

Time: **11:10 AM**

Location: **Judge Phillips' – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: September 13, 2013

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Fayivory Nett Cradle
 Debtor

Case No. 13-34854-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: manleyc
 Form ID: B9I

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 Total Noticed: 42

Date Rcvd: Sep 13, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2013.

db
 11977437 +Fayivory Nett Cradle, 2210 Barton Ave #3, Richmond, VA 23222-4404
 11977436 +Acs/wells Fargo, 501 Bleecker St, Utica, NY 13501-2401
 11977436 +America Law Group, Inc., t/a Debt Law Group, 2800 N Parham Rd, Ste 100,
 Henrico, VA 23294-4409
 11977439 +Bureau Of Collection R, Attention: Bankruptcy, 7575 Corporate Way,
 Eden Prairie, MN 55344-2022
 11977440 +Caudle & Caudle, 3123 West Broad Street, Richmond, VA 23230-5106
 11977442 +Columbia House Deals, BMG Music Services, PO Box 1958, Indianapolis, IN 46291-0001
 11977443 +Comcast, 5401 Staples Mill Road, Henrico, VA 23228-5443
 11977444 +Credit Acceptance, Attn: Bankruptcy Dept, 25505 West 12 Mile Rd Ste 3000,
 Southfield, MI 48034-8331
 11977445 +Credit Acceptance Corporation, 25505 West Twelve Mile Rd, Suite 3000,
 Southfield, MI 48034-8331
 11977449 +Fredericksburg Credit Bureau, 10506 Wakeman Dr, Fredericksburg, VA 22407-8040
 11977452 +Glasser & Glasser, PO Box 3400, Norfolk, VA 23514-3400
 11977453 #+Harris and Harris, 203 E. Cary St., Suite 226B, Richmond, VA 23219-3746
 11977454 +Julia Nedrick, 2901 Brook Rd, Richmond, VA 23220-1218
 11977455 +MCV Physicians, 1601 Willow Lawn Dr, Ste 275, Richmond, VA 23230-3422
 11977456 +Michael Wayne Investments, 500 Central Drive, Ste 106, Virginia Beach, VA 23454-5236
 11977460 +Panoz Properties Inc, 1315 Summit Ave, Richmond, VA 23230-4709
 11977461 +Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
 11977463 +Professional Emergency Care, 1500 N 28th St, Richmond, VA 23223-5332
 11977465 +Radiology Associates of Rchmnd, 2602 Buford Road, Richmond, VA 23235-3422
 11977468 +Richmond Cardiology Associate, 8243 Meadowbridge Road, Mechanicsville, VA 23116-2329
 11977469 Social Security Admin, 4701 West 2100 Sou, Salt Lake City, UT 84120-0000
 11977470 +United Collect Bur Inc, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501
 11978735 +United States Attorney, Main Street Centre 18th Flr., 600 East Main Street,
 Richmond, VA 23219-2416
 11977472 +Verizon Virginia, One Verizon Way, Basking Ridge, NJ 07920-1097
 11977473 +Virginia Emergency Physicians, 1602 Skipwith Rd, Henrico, VA 23229-5205

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rchurwitz@gmail.com Sep 14 2013 01:56:49 Roger C Hurwitz,
 The Debt Law Group, PLLC, Box 10, 4036 Plank Road, Fredericksburg, VA 22407
 tr +E-mail/Text: station01@richchap13.com Sep 14 2013 02:11:47 Carl M. Bates, P. O. Box 1819,
 Richmond, VA 23218-1819
 11977438 +EDI: ACCE.COM Sep 14 2013 01:43:00 Asset Acceptance, Attn: Bankruptcy Dept, Po Box 2036,
 Warren, MI 48090-2036
 11977441 E-mail/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM Sep 14 2013 02:17:55 City of Richmond,
 Tax Assessment Unit, PO Box 26505, Richmond, VA 23261-6505
 11977446 +EDI: CMIGROUP.COM Sep 14 2013 01:43:00 Credit Management LP, Attention: Bankruptcy Dept,
 Po Box 118288, Carrollton, TX 75011-8288
 11977447 +E-mail/Text: electronicbkydocs@nelnet.net Sep 14 2013 02:13:49 Dept Of Education/neln,
 121 S 13th St, Lincoln, NE 68508-1904
 11977448 +EDI: FORD.COM Sep 14 2013 01:43:00 Ford Motor Credit Corporation, Ford Motor Credit,
 Po Box 6275, Dearborn, MI 48121-6275
 11977450 +EDI: RMSC.COM Sep 14 2013 01:43:00 GE Money Bank, attn: Bankruptcy Dep't,
 P.O. Box 103104, Roswell, GA 30076-9104
 11977451 +EDI: RMSC.COM Sep 14 2013 01:43:00 GEMB / Old Navy, Gemb/Attn: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 11977457 +EDI: MID8.COM Sep 14 2013 01:43:00 Midland Fund, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 11977458 +EDI: MID8.COM Sep 14 2013 01:43:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 11977459 +E-mail/Text: icrb@nffs.com Sep 14 2013 02:36:59 Natl Fitness, 1645 E Hwy 193,
 Layton, UT 84040-8525
 11977462 EDI: PRA.COM Sep 14 2013 01:43:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
 Norfolk, VA 23541-0000
 11977464 E-mail/Text: pcm@netmdbusiness.com Sep 14 2013 02:11:46 Professional Emergency Care,
 PO Box 1257, Troy, MI 48099-1257
 11977466 +E-mail/Text: bankruptcy@rentacenter.com Sep 14 2013 02:07:14 Rent-A-Center, 5424 W Broad St,
 Richmond, VA 23230-2630
 11977467 +E-mail/Text: ukeyes@raaems.org Sep 14 2013 02:11:48 Richmond Ambulance Authority,
 2400 Hermitage Road, Richmond, VA 23220-1200
 11977471 +EDI: AFNIVERIZONE.COM Sep 14 2013 01:43:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0422-7

User: manleyc
Form ID: B9I

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Total Noticed: 42

Date Rcvd: Sep 13, 2013

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2013 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com
Roger C Hurwitz on behalf of Debtor Fayivory Nett Cradle rchurwitz@gmail.com,
courtneyjeanclay@gmail.com;2debtlawgroup@gmail.com;thedebtawgroupmail@gmail.com;algplank@gmail.c
om;chadesimmons.legal@gmail.com

TOTAL: 2